

Bank of America



Home Loans

Customer Service Department, CA6-919-02-41
PO Box 5170
Simi Valley, CA 93062-5170

C3_354 Freeman Letter - Customer 16634 06/24/2013

Nelson L. Bruce
144 Pavilion St.
Summerville, SC 29483

Notice Date: July 22, 2015

Loan No.: 202985786

Property Address:
144 Pavilion Street
Summerville, SC 29483

IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

Your correspondence dated July 9, 2015, regarding the above referenced loan was recently received.

WHAT YOU NEED TO KNOW

Bank of America, N.A. has carefully reviewed your correspondence. Certain requests described in your correspondence constitute valid "qualified written requests" (QWRs) under the Real Estate Settlement and Procedures Act ("RESPA") and will be addressed separately in accordance with RESPA guidelines.

→ In your correspondence, you requested that you or one of your representatives view the original loan documents.

→ The original mortgage note needs to be retained to document your obligation to make payments on your mortgage. Per your request, we have enclosed the *Uniform Residential Appraisal Report, Note, Assignment of Mortgage, Mortgage, Planned Unit Development Rider, Loan Modification Agreement, Commitment to Modify Mortgage, Amended and Restated Note, Good Faith Estimate, Truth In Lending Disclosure Statement, Settlement Statement, Addendum to Hud-1 Settlement Statement, and Uniform Residential Loan Application.*

The assignment on the above loan was recorded through the Mortgage Electronic Registration System (MERS). MERS was created by the real estate finance industry to eliminate the need to prepare and record an assignment document each time a mortgage loan is sold or transferred to another servicer. Instead, the loan is assigned to MERS and given a unique Mortgage Identification Number (MIN). MERS is then the lien holder of record. If a loan registered with MERS is later transferred between MERS members, the transfer is noted in MERS' records. The MIN for the account is 100133700035646523. As a MERS member, Bank of America, N.A. has the authority to execute any documents necessary to service the loan, including the payoff and release of the mortgage. If the account is transferred to a non-MERS lender, we will deactivate the MIN and create a paper assignment.

ORIGIN D:HAFA (805) 520-4509 ANTHONY MACKAY BANK OF AMERICA 450 AMERICAN ST SANTA VALLEY, CA 93005 UNITED STATES US		SHIP DATE: 22 JUL 15 ACTWGT: 1.00 LB CAD: 105867143INET3670	
TO NELSON L BRUCE		BILL SENDER	
144 PAVILION ST			
SUMMERVILLE SC 29483			
(999) 999-9999 X 9999		REF: 00050512420	
PO		DEPT	
			
			
539J31A15B1D0			
TRK# 7741 1529 9843		THU - 23 JUL 10:30A	
0201		PRIORITY OVERNIGHT	
X7 CHSA		RES 29483	
SC-US		CHS	
			

After printing this label:

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number. Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

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***Affidavit of Fact Writ in the Nature of Request
Full Discovery and Disclosure***

Affiant:

Nelson-Leon: Bruce
C/o 1605 Central Avenue, Ste.6 #167
Summerville, South Carolina Republic, near [29483]

Account Number: 202985786

Date of Discovery and Disclosure Request:

Certified Mail Number 7016 0600 0001 1518 8093

Respondent:

BANK OF AMERICA, N.A.

Attn: CEO (Brian T. Moynihan) and CFO (Paul M. Donofrio)

c/o Correspondence Unit

FL-1-908-01-49

P.O. Box 31785

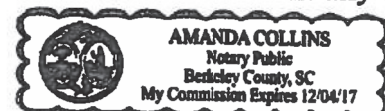
Tampa, FL 33631-3785

Mailing Date: June 29, 2016

Please mail or deliver to the Borrower, NELSON L. BRUCE, the following pertinent Evidence: Produce the Originals or Certified and Verified Official Copies of the Original Loan - Related Documents (including all related papers, electronic communications and E-Mails, etc.,) as stipulated by Law. BANK OF AMERICA, N.A. by and through its Representatives or Assigns are "Requested" to schedule a timely and transparent Meeting establishing an opportunity for me and/or his Consul, and /or my CPA to make a thorough Physical Inspection of the Loan - related Documents, and all other related instruments, so as to enable the Borrower and his Consul, or CPA to physically Examine; to Verify; to Confirm; and to Witness the same instruments; and to Rebut any mistakes or misrepresentations; to compare our records, facts and information; and to correct the same for the Public Record.

This Writ is a Lawful Demand and Request, and is hereby issued under the "Rules of Discovery" and forwarded to BANK OF AMERICA, N.A. and to its Representatives and / or its Assigns, according to Law and the "Disclosure Rules." This Request is to give Legal Notice to the Representatives and Assigns of BANK OF AMERICA, N.A., its Agency Personnel, and its Contractors; and to inform them to proceed and to do those things necessary to set and arrange for a timely "Resolution Meeting" to close, to solve, to unravel, and to settle these matters. The alleged borrower will have affirming witnesses present. The requested Resolution Meeting shall be to set and concluded to effectuate the above - stated Physical Examinations and Witnessing of the Requested Documents; and the delivery and presentment of the same shall be orderly arranged, satisfied and concluded within ten (10) Days of the Receipt of this "Notice and Request of Full Discovery and Disclosure" unless a request for additional time is received at the address referenced above.

BANK OF AMERICA, N.A. and its profiting Representatives or Assigns are also Requested, "For The Record" to produce the following Records, Information and Documents as initially noted and



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related to the alleged Loan in this alleged claim, bearing the Account Number 202985786; which are in controversy. The requested "Full Discovery and Disclosure" is to include all inter-dependent, inter-related documents, and all associated Instruments attached thereto; covering all the associated Files and Notes and Instruments constructed from the initiation of the alleged Loan up and unto the present day; and reflecting all related and accumulated documents, notes, and data:

1. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to Fully Disclose and to produce the "Original Promissory Note" bearing the wet ink signature of the borrower being lawful, legible and verifiable proof of evidence (*exposing the front and the back*) and marked with the Account Number, 202985786, with the clear signatures of the Lender(s) and all the evidence associated with the Original Alleged Loan, indicating the exchange of Substance or Specie alleged to have been issued from your BANK OF AMERICA, N.A./Agency Representatives or Persons and given to the Borrower NELSON L. BRUCE.
2. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce any and all "Allonge" or Riders; any "Bills of Exchange"; and any other "Promissory Note(s)" (*exposing the front(s) and the back(s)*) complete with any "Affixations" or "Allocations" attached to, or associated with, the Borrower's "Original Promissory Note" and used for "Endorsements."
3. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce and disclose all Bookkeeping Journal Entries associated with the alleged Loan given to the Borrower NELSON L. BRUCE. Include all the complete names, the addresses, the locations, and the business contacts of all the acting Trustee(s), Feoffers and / or the affirmed Surety Holders.
4. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce, disclose and reveal the "Deed of Trust" associated with the Original Loan and to reveal and Fully disclose all other Notes related in any other way to the Borrower NELSON L. BRUCE.
5. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce Evidence of the "Insurance Policy" that was constructed, associated with, or put in place on, or against, the Borrower's "Promissory Note" and associated with the alleged Loan bearing the Account Number 202985786.
6. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce all "RC-S & RC-B Call Schedules/Reports" and any other related "Notes" or instruments made or constructed for the entire period covering the alleged Loan given to the Borrower.
7. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce the documented evidence of the original "Deposit Slip" issued for the Deposit of the Borrower's "Promissory Note" and associated with the alleged Loan.
8. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby "Requested" to produce the "Original Order" authorizing the withdrawal of Funds from the Borrower's "Promissory Note" Deposit Account.

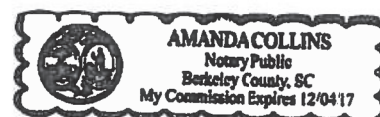


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9. BANK OF AMERICA, N.A., through its Representatives or Assigns is hereby **"Requested"** to produce the **"Account Number"** and the Source from which the money came to **"Fund"** the original **"Check"** given to the **"Borrower"**.
10. BANK OF AMERICA, N.A., through its Representatives or Assigns is hereby **"Requested"** to produce **"Verification"** evidence, and proof that the Borrower's **"Promissory Note"** was a **"Gift"** to the **"Lender"** from the **Borrower**; and that the same was fully disclosed to the Borrower NELSON L. BRUCE.
11. BANK OF AMERICA, N.A., through its Representatives or Assigns is hereby **"Requested"** to produce the full and complete **"Name(s)"** and the **"Address(s)"** of the current and previous **"Holder(s)"** of the Borrower's **"Promissory Note"** associated with the alleged **Loan**.
12. BANK OF AMERICA, N.A., through its Representatives or Assigns is hereby **"Requested"** to produce and Fully Disclose the full and complete **"Name(s)"** and the **"Address(s)"** of the **"Lender's CPA and "Auditor;"** or any other Holder or Record - Keeper for the entire period covering the Execution of the Mortgage or alleged **Loan given to the Borrower**.
13. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby **"Requested"** to produce and fully disclose the **"FR 2046 (balance sheet)"** collected by the Federal Reserve associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**. I am reserving my rights under 12 U.S.C. 248 & 347 to request and receive these documents being requested.
14. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby **"Requested"** to produce and fully disclose the **"1099 OID report"** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**.
15. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby **"Requested"** to produce and fully disclose the **S3 (A registration statement)** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**.
16. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby **"Requested"** to produce and fully disclose the **"424 B-5 prospectus (security filing)"** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**.
17. BANK OF AMERICA, N.A., through its Representatives or Assigns, is hereby **"Requested"** to produce and fully disclose the **"FASB (Financial Accounting Standards)"** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**.

This Writ shall stand as firm and **"Lawful Evidence"** of the Borrower's exercising his **"due process"** rights to Request, Full Discovery and Disclosure; and establishes **"For The Record"** an honorable and **"Good Faith"** attempt on his part to clear up any flawed entries; any insensate misrepresentations; or any other mis-prints, mistakes, frauds, or confusion concerning his or her intent to make clear, unvarnished, and corrective resolutions in this alleged **Loan or Mortgage** matter. This Request must be satisfied before accepting any vague assumptions; any other misrepresentations; any secondary contracts; and before the claimants taking any further actions.



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I as man Nelson-Leon: Bruce am prepared to meet with BANK OF AMERICA, N.A. Representative(s), or its Assigns forthwith; and will have diligently attentive Consul / Council and affirmed Witnesses present, for the Public Record.

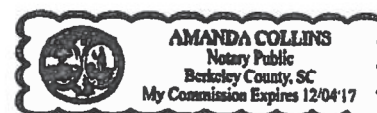
BANK OF AMERICA, N.A. and its Representative(s) or its Assigns have claimed to be a "Secured Party-of-Interest" in the alleged "Loan." Therefore the requisite, obligatory, documented and preserved pre-existing Records and Manifests are required by Law to have been confirmed and placed into "Evidence" by identifiable and confirmable delegated Representatives and profiteers acting for BANK OF AMERICA, N.A.... Law and "due process" required the requested, pre-existing evidence to be presented, examined and confirmed as true and correct in order for the claimants to lawfully initiate any court "Actions" in this Case and controversy. Proof and Disclosure of all the Exhibits of that Oath - affirmed "Evidence" and filing is also hereby formally "Requested."

Any failure or avoidance on the part of the Representatives / Assigns / Claimants to effectuate the forwarding of complete answers to this Request, and a failure of the Representatives or Assigns to "Respond" to this lawful "Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure;" and the failure of any of them to responsibly and to fully answer all seventeen (17) of the clearly - specified, Loan - related Requests herein listed, will be considered an affirmation of fact and evidence that BANK OF AMERICA, N.A. and its Representative(s) or Assigns have no valid claim; have no lawful "Interests" in the Estate or property; and that the claimants have no lawful debt "Claims" or "Title(s) of Ownership" in the alleged property, estate, or Loan matter at hand; nor do the claimants have standing in the said controversy.

BANK OF AMERICA, N.A. or its Representatives or Assigns are required to answer this Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure completely and to be thoroughly specific in answering the lawful questions and issues presented and arising in this controversy.

The Representatives, Trustees, Feoffers, or Assigns are to materially and expediently return this same Request, Discovery and Disclosure (*as presented*) and with all seventeen (17) points or issues fully answered within the allotted ten (10) days of Receipt of the same. Any untoward or deceptive acts; misrepresentations; diversions; deceitful redirections; or any incomplete or non-answered Response to the questions presented to the Representatives, Holders or Trustees, etc., will be considered an affirmation of secrete, disguise, and disingenuous intent. Any avoidance of truth shall be considered an "Inducement to Fraud;" and the said "Failure of Response" on the part of the Representatives, Trustees, Feoffers, or Assigns, neglecting their responsibilities to answer every one (*and all of the specific seventeen (17) above - noted Loan - issues*) shall constitute a violation of Trust, a breach Trust, and a tacit acquiescence, established for the record by non-compliance. The same dispensations shall be published for the Public Record.

Any willful "Non-Disclosure" and Default; in this matter shall be deemed a Dishonor; and there y voiding all positions of trust. Any Allegations or Claims of Ownership or interest made by BANK OF AMERICA, N.A. or by its Representatives, trustees, Feoffers, Agents, Contractors, or Assigns, shall be held as Null and Void. The Affiant reserves all Rights of Claim; and the Affiant's Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure shall stand as Law.



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Certificate of Non-Response – Notice of Default**From:**

Nelson-Leon: Bruce
 c/o 1605 Central Avenue, Ste.6 #167
 Summerville, South Carolina Republic, near [29483]

Mailing Date: June 29, 2016

Certified Mail #: 7016 0600 0001 1518 8093

RE: Account # 202985786

To:

BANK OF AMERICA, N.A.
 Attn: CEO (Brian T. Moynihan) and CFO (Paul M. Donofrio)
 c/o Correspondence Unit
 FL-1-908-01-49
 P.O. Box 31785
 Tampa, FL 33631-3785

On 9/21/2015, I submitted a notice of default for my **"RESPA Request, Complaint, Notice of Dispute, Validation of Debt, Tila Request"** and notice of fault letters of which Bank of America, N.A. sent responses, none of which qualifies as a valid response as no Individual/Representative from Bank of America, N.A. is stating or testifying that they have firsthand knowledge of the documents that were sent was the true original certified or verified copies of the alleged original Loan documents baring any wet ink signatures of the Borrower and neither of the requested information has been answered point by point and Bank of America, N.A. refuses to send me anything meeting the requirements of my request to validate the alleged debt under certified mail number **7004 1160 0004 7704 3374** by US postal mail received by Bank of America, N.A. therefore I as man Nelson-Leon: Bruce do hereby state that matter is not closed and hold Bank of America, N.A. in complete default of my request under the applicable laws stated within the request referenced above.

With your admission of sign proof that you accepted these documents above and with your notated response admitting that you have refused my legal right to a response to validate this alleged Loan debt, this is formal notice to your office that by your refusing my rights to receive a qualified response and documents requested, non-response and acquiescent, you agree to zero the balance and that there is no valid debt to be claimed by Bank of America, N.A. and the balance should be Zero. In order for Bank of America, N.A. to cure this default, Bank of America N.A. must provide everything requested in my request labeled **"RESPA Request, Complaint, Notice of Dispute, Validation of Debt, Tila Request,"** my resent **"Notice and Demand to Validation Debt Claim"** letter sent out on **May 28, 2016** under certified mail number **7015 3430 0000 0447 7098** and also answer and provide all documents being requested in the **"AFFIDAVIT OF FACT WRIT IN THE NATURE OF REQUEST FULL DISCOVERY AND DISCLOSURE"** sent with this notice.



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NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:
BANK OF AMERICA, N.A.

Attn: CEO (Brian T. Moynihan) and CFO (Paul M. Donofrio)

c/o Correspondence Unit

FL-1-908-01-49

P.O. Box 31785

Tampa, FL 33631-3785

hereinafter, "Recipient," the documents and sundry papers pertaining to the Recipient, are as follows:

1. AFFIDAVIT OF FACT WRIT IN THE NATURE OF REQUEST FULL DISCOVERY AND DISCLOSURE on account No. 202985786 dated June 29, 2016 (5 pages);
2. Certificate of Non-Response - Notice of Default 2 pages)
3. Copy of Notice of Default in Dishonor (4 pages)
4. reference copy of this Notary's Certificate of Service (1 page) (signed original on file),

a total of Twelve (12) pages,

by Certified Mail No. 7016 0600 0001 1518 8093 Return Receipt attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive face and custody of the U.S. Postal Service within the State of South Carolina.

I Nelson-Leon: Bruce witnessed notary placing documents in the envelopes.

Nelson-Leon: Bruce

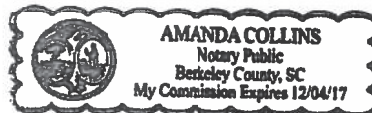
Nelson-Leon: Bruce © Sui Juris
 "All Rights Reserved"

Amanda Collins
 NOTARY PUBLIC

JUN 30 2016

DATE

Address of Notary Public:
 1605 Central Avenue, Ste. 6
 Summerville, SC 29483



(Stamp)

My Notary Expires _____

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NOTICE OF FAULT IN DISHONOR (Opportunity to Cure)

Certified Mail#: 7016 0600 0001 1511 5112

Notice date: July 22, 2016

Claimant(s): Nelson-Leon: Bruce
Service by and respond to:
c/o Amanda Collins, Notary Public
1605 Central Avenue, Ste.6 #167
Summerville, South Carolina 29483

Respondent(s): BANK OF AMERICA, N.A.
Attn: CEO (Brian T. Maynihan) and CFO (Paul M. Donofrio)
c/o Correspondence Unit
FL-1-908-01-49
P.O. Box 31785
Tampa, FL 33631-3785

Reference: NELSON LEON BRUCE; LOAN/ACCOUNT # 202985786

This instrument is a Notice of Fault in Dishonor Opportunity to Cure upon the Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure by the Claimant(s) on or about June 30, 2016 with the Certified Mail Article No. 7016 0600 0001 1518 8093 U.S.P.S. and received by the Respondent(s) on or about July 7, 2016 at the address referenced above.

On June 30, 2016, Amanda Collins, Notary Public, at the request of the Claimant(s), presented the following instrument for response:

1. Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure;
2. Reference copy of a NOTARY'S CERTIFICATE OF SERVICE.

DISHONOR: By the terms and conditions of the agreement resulting by the offer and acceptance of that presentment, the Respondent(s) are under the duty and obligation to timely and in good faith protest and/or honor the Request within sixty (10) days and to provide verification in the form of an affidavit. A dishonor of the Request discharges the alleged liability that the Respondent(s) have claimed.

Allowing ten (10) days for the receipt and the time allowed having passed for receipt also allowing an additional 5 days, and the Notary showing no record of response, Claimant(s) now deems the request to have been dishonored on July 22, 2016, and therefore a confession of judgment on the merits is warranted.

FAULT: Due to the failure of the response of the Request places the Respondent(s) at fault. This presentment is the Claimant(s) good faith offer for an extension of the time to the Respondent(s) for making the required response by an additional ten (10) days. Respondent(s) have ten (10) days, for sending a response to the Service by and respond to address given above. For the Respondent(s) failure, refusal, or neglect in the presentment of a verified response, as a sufficient verified response is defined below, to this Notice of Fault in Dishonor Opportunity to Cure is consenting with the Claimant(s) entry of a Notice of Default in Dishonor upon the Respondent(s), and the issuance of a certificate verifying Respondent(s) non-performance, acceptance of liability, and Respondent(s) acquiescence and tacit agreement with all terms, conditions and stipulations herein by Amanda Collins, Notary Public.

RESPONSE: Only a response that meets the following criteria qualifies as a sufficient verified response:

1. Any response must be made via a sworn affidavit, verified and/or affirmed by a signature under the penalty of perjury, or by a signature under the full commercial liability, of the affiant(s) thereof; and
2. Any response must include a verified and/or affirmed adjusted statement of account; and
3. Any response must be made as a presentment to the Notary Public named above, under the Service by and respond to address given above, and received by said Notary Public no later than ten (10) days from the postmark of this presentment.

DEFAULT: Default is with the Respondent(s) confession of judgment to the following:

1. Failure to answer Claimant(s) Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure for the discharge, settlement and set off of any and all alleged debts, obligations, duties and liabilities of or relating to the above-referenced alleged Loan/Account No. 202985786 regarding NELSON LEON BRUCE.
2. The balance due on the above-referenced alleged Loan/Account No. 202985786 is Zero and 00/100 dollars (\$0.00).
3. The Respondent(s) irrevocable conveyance of any and all rights, titles and interests in and on any and all collateral in the association with or the security for the above-referenced alleged Loan/Account No. 202985786 to the Claimant(s).

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4. The Respondent(s) irrevocable conveyance of the authority for the acquisition, procurement, and/or production of any and all records, documents, and/or communications necessary for the securing of any and all rights, titles and interests in and on any and all collateral in the association with or the security for the above-referenced alleged Loan/Account No. 202985786 to the Claimant(s).
5. The Respondent(s) waiver of any and all claims, rights, immunities and defenses.

Respondent(s) confession of judgment is with these stipulations:

1. Respondent(s) are granting a specific power-of-attorney for the acquisition, procurement and/or production of any and all records, documents, and/or communications necessary for the securing of any and all rights, titles, and interests in or pertaining to any and all collateral associated with or secured by the above-referenced alleged Loan/Account No. 202985786 to the Claimant(s).
2. Respondent(s) are consenting with the filing of encumbrances, including but not limited to liens, writs of possession, writs of execution, and writs of attachment on any and all property, fixtures, accounts, and public hazard bonds by the Claimant(s) against the Respondent(s) up to the amount of Ten million and 00/100 dollars (\$10,000,000.00) for any and all actions taken by the Respondent(s) with the hindering, impeding, obstruction and/or delaying of the Claimant(s) rights, titles and interests in any and all collateral in the association with or the security for the above-referenced alleged Loan/Account No. 202985786.
3. Respondent(s) are consenting with the filing of encumbrances, including but not limited to liens, writs of possession, writs of execution, and writs of attachment, on any and all property, fixtures, accounts, and public hazard bonds by the Claimant(s) against the Respondent(s) up to the amount of Ten million and 00/100 dollars (\$10,000,000.00) for any and all actions taken by the Respondent(s) with the semblance of harassment, coercion, defrauding, and/or defamation of the Claimant(s) and/or the Claimant(s) collateral.

Of this presentment take due Notice and heed, and govern yourself accordingly.

IN WITNESS WHERE OF I here unto set my hand and seal on this 22nd day of July, 2016 and hereby certify all the statements made above are true, correct and complete.

Date: July 22, 2016

Claimant: Nelson-Leon: Bruce (Seal)
Nelson-Leon: Bruce

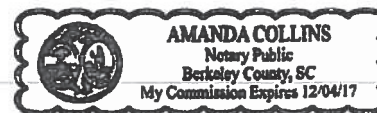
State of South Carolina)
) ss:
County of Dorchester)

JURAT

Subscribed and sworn to (or affirmed) before me on this 22nd day of July, 2016, by Nelson-Leon: Bruce, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

(seal)

Amanda Collins
Signature
JUL 22 2016



NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:

BANK OF AMERICA, N.A.
Attn: CEO (Brian T. Maynihan) and CFO (Paul M. Donofrio)
c/o Correspondence Unit
FL-1-908-01-49
P.O. Box 31785
Tampa, FL 33631-3785

herein after, "Recipient," the documents and sundry papers pertaining to a certain Loan/Account # 202985786 regarding NELSON LEON BRUCE as follows:

1. NOTICE OF FAULT IN DISHONOR OPPORTUNITY TO CURE, issued by Nelson-Leon: Bruce and dated July 22, 2016; and
2. reference copy of this Notary's Certificate of Service (signed original on file)

by Certified Mail No. 7016 0600 0001 1511 5112 Return Receipt attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive face and custody of the U.S. Postal Service within the State of South Carolina.

Nelson-Leon: Bruce

Amanda Collins
NOTARY PUBLIC

JUL 22 2016
DATE

(Seal)



My commission expires: 12/4/17

(Stamp)



Amanda Collins, Notary Public
1605 Central Avenue, Ste.6
Summerville, SC 29483

COPY

Notice

From:

Nelson-Leon: Bruce
c/o 1605 Central Avenue, Ste.6 #167
Summerville, South Carolina Republic, near [29483]

To:

BANK OF AMERICA, N.A. – CFO/CEO

Legal Department

Attn: Chris McMurtry (Customer Advocate)

c/o Thomas P. Cialino (BLANK ROME LLP)

P.O. Box 942019

Simi Valley, CA 93094-2019

Mailing Date: August 27, 2016

Certified Mail #: 7016 0600 0001 1511 5167

RE: Account # 202985786

Notice: In response to correspondence dated August 1, 2016 and received August 2, 2016 through UPS next day air saver # 1Z 5E3 056 13 9434 7458 by Thomas P. Cialino a representative of Blank Rome LLP stating that on behalf of "Bank of America, N.A. (Bank of America)," that the "Prior Response with the dates of August 27, 2015 addressed each of the prior letter's and inquiries to which Bank of America was obligated to respond to." This is not accurate and I do not accept the response given as it is not sufficient to being a verified response which was also stated in my notice label "Certificate of Non-Response – Notice of Default" dated June 29, 2016 under certified mail number 7016 0600 0001 1518 8093. Bank of America as the alleged creditor and Servicer is required to keep valid and original records and to respond to each and every request point by point relating to an alleged loan/mortgage account with NELSON L. BRUCE. In my request, I requested that all documents be responded to in the format outlined in the "Response" section of my request. In the response dated August 27, 2015 there is no flesh and blood man or woman who have signed in **wet blue** ink under penalty of perjury with firsthand knowledge stating that the documents being sent to me are the true and correct copies of the original documents baring any and all wet ink signatures. Again, I requested that "all responses be made as a presentment to the notary addressed on my requests and that they be made via a sworn affidavit, verified and affirmed under penalty of perjury signed in **blue ink** by a flesh and blood man or woman who has firsthand knowledge of the documents being sent to me are the true and correct copies of the original baring all **wet ink** signatures of all parties involved and the individual must sent **certified (U.S.P.S. First Class Mail)**" and state their position with BANK OF AMERICA, N.A. and what the daily tasks of their position.

I have highlighted in **orange** everything that was not responded to point by point and the documents I have not received as of the date of this letter therefore Bank of America is still in default of my request dated July 9, 2015 sent under certified mail number 7004 1160 0004 7704 3565 until they have responded to every request point by point.

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Bank of America, N.A. as of the date of this letter has never sent me any response to nor have they provided a rebuttal to my "Affidavit of Truth" which is also mentioned in the response letter dated August 1, 2016 and other previous response letters from Blank Rome LLP which Bank of America is also stating they have responded to everything which is also not true and Bank of America, N.A. is also still in Default of this letter as well which originally was mailed on July 11, 2015 under certified mail # 7004 1160 0004 7704 3572 and received by a representative of Bank of America, N.A. on July 17, 2015. A default letter for this document was sent out on August 18, 2015 under certified mail # 7004 1160 0004 7704 3343 and received by Bank of America, N.A. on August 20, 2015 by a Representative of Bank of America, N.A. As of the date of this letter, Bank of America, N.A. is still in default until my Affidavit has been rebutted. I have included all copies relating to the "Affidavit of Truth" I sent to Bank of America, N.A. in this mailing.

On June 29, 2016 I sent Bank of America, N.A. an "Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure" under certified mail # 7016 0600 0001 1518 8093 which was received on July 7, 2016. This Writ is a Lawful Demand and Request used under the "Rules of Discovery" and "Disclosure Rules." Bank of America, N.A. is willfully refusing to respond to my requests which is a Dishonor and thereby voiding all positions of trust. As of the date of this letter they are currently in default for this request as well. In order for Bank of America, N.A. to cure their defaults, they must provide all the documents being requested in the request dated June 29, 2016 regarding an alleged Loan/mortgage with NELSON L. BRUCE. Also a "Certificate of Non-Response - Notice of Default" was also mailed under certified mail # 7016 0600 0001 1518 8093 putting Bank of America, N.A. on notice of the current defaults I have against them. Copies of these documents are also included in this mailing. Also Bank of America, N.A. is stating that NELSON L. BRUCE was provided a loan, if this is the case, the all of the documents requested on June 29, 2016 which includes the FAS 125, 133, 140, 5, and 95 will bring forth the liability side of the Banks Books showing the paper trail of where the funds they are stating were provided to NELSON L. BRUCE really came from and where it went. All of these documents are demanded to be presented and audited to see where the funds they are stating were provided to NELSON L. BRUCE really came from and where it went.

On a Notice dated October 7, 2015 and received by Nelson-Leon: Bruce on October 16, 2016, Bank of America, N.A. sent Nelson-Leon: Bruce a copy of a "Note" different from the copy of the "Note" regarding this alleged loan dated August 27, 2015 which has some Endorsements that I am unaware of and this leads me to believe that Bank of America, N.A. are just sending copies of a "Note" regarding an alleged loan obligation and do not have the original note on hand therefore I have demanded multiple times including in the previous mailing Dated June 29, 2016 also to see and inspect the Original "Note" "Front and Back" baring my wet ink signature of which Bank of America is refusing to allow Nelson-Leon: Bruce this right and instead just sending Nelson-Leon: Bruce copies of copies and claiming it to be a copy of the original but also stating **"With respect to your demand for the original note, we cannot provide you with the original mortgage note as it needs to be retained, since it documents your obligation to make payments on your mortgage. In lieu of providing or allowing inspection of the original copy of the note, we have enclosed herewith a copy of the Note,"** basically admitting that this is not the true and correct original copy baring my wet ink

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signature. There can only be one original and I demand for it to be presented and professionally inspected for originality by a trained Professional Inspector for originality.

On Notice dated July 20, 2015, Bank of America, N.A. stated that the creditor/investor of my alleged loan is Government National Mortgage Association also known as Ginnie Mae. I have never been introduced to this Lender/Creditor as required by law and in the alleged agreement. On another notice dated November 13, 2015 Bank of America, N.A. is stating Bank of America, N.A. was assigned ownership of my "Note" on November 2, 2016, even after the date of this notice, Bank of America, N.A. still has not provide me with a certified true copy of the Original Note. I have never received a Notice from Ginnie Mae stating they are the owners of my Note as it is required by law that I be notified of any and all owners of my Note. I have reached out to Ginnie Mae multiple times of which they have never responded to me therefore the correspondences that I have been sending Ginnie Mae trying to get valid information regarding this alleged loan to NELSON L. BRUCE of which they have also defaulted on. With no one responding accordingly to law, this also concerns me, it seems like I am falsely being misled willfully by Bank of America, N.A. I have included copies of all my correspondences with Ginnie Mae trying to get valid information regarding this alleged loan on who is really the creditor and the Holder in due course of the original Note baring my wet ink signature referencing an alleged loan/mortgage with account # 202985786 that Bank of America, N. A. is stating I am obligated to pay.

On October 23, 2015 I have sent out a correspondence to "MERS" dated October 22, 2015 under certified mail number 7004 1160 0004 7704 3428 requesting the "Milestones" and copies of any and all assignments from inception of this alleged loan until now and where they are recorded. MERS has never responded to my correspondence and I also request that the documents I requested from MERS be provided to me via sworn affidavit and verified by a flesh and blood man or woman signature under penalty of perjury who has firsthand knowledge of the documents being sent to me are the true and correct and also must state there position and title with MERS and what is the daily tasks of their position. I have included a copy of the mailing to MERS in this mailing.

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Notice: Included in this mailing are all the carbon copy forms (1099-A / 1099-OID) filed with the IRS regarding alleged account number 202985786 and the copies of the 1099-A forms that were sent with the "Notice" on July 8, 2016 under certified mail number 7016 0600 0001 1518 8123.

This Notice to Principal is a Notice to Agent; and this Notice to Agent is a Notice to Principal.

Without prejudice

By: Nelson-Leon: Bruce
Nelson-Leon: Bruce© Sui Juris
Authorized Representative
"All Rights Reserved"

JURAT

State of South Carolina)
) ss
County of Dorchester)

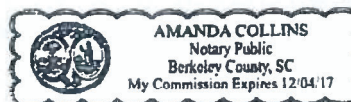
Subscribed and sworn to (or affirmed) before me on this 27th day of August, 2016, by Nelson-Leon: Bruce, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

And Call
NOTARY PUBLIC

AUG 27 2016
DATE

12/4/17
My commission expires:

(Stamp)



CC:
BANK OF AMERICA, N.A. - CFO/CEO
Attn: Customer Service Department
CA6-919-01-41
P.O. Box 5170
Simi Valley, CA 93062-5170

Certified Mail #: 7015 3010 0000 2690 1359

BANK OF AMERICA, N.A. - CFO/CEO
Attn: Legal Department
c/o Correspondence Unit
FL-1-908-01-49

Certified Mail #: 7016 0600 0001 1511 5174

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P.O. Box 31785
Tampa, FL 33631-3785

ROGERS TOWNSEND & THOMAS, PC
P.O. BOX 100200
COLUMBIA, SC 29202

Certified Mail #: 7016 0600 0001 1511 5181

BLANK ROME LLP

Attn: Thomas P. Cialino
1 Logan Square
Philadelphia, PA 19103

Certified Mail #: 7016 0600 0001 1511 5198

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GINNIE MAE)
Attn: Gregory Keith
451 Seventh St., SW, Room B-133
Washington, DC 20410

Certified Mail #: 7015 3010 0000 2690 1311

Office of RESPA and Interstate Land Sales
Office of Housing, Room 9146
Dept. of Housing and Urban Development
451 Seventh St., SW
Washington, DC 20410

Certified Mail #: 7015 3010 0000 2690 1328

MERSCORP, INC. (MERS) – CFO/CEO
Attn: Legal Department
1818 Library Street, Suite 300
Reston, VA 20190-5619

Certified Mail #: 7015 3010 0000 2690 1335

Office of Inspector General
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Mail Stop K-300
Washington, DC 20551

Certified Mail #: 7015 3010 0000 2690 1373

Consumer Financial Protection Bureau
PO Box 4503
Iowa City, IA 52244

Certified Mail #: 7015 3010 0000 2690 1366

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***Affidavit of Fact Writ in the Nature of Request
Full Discovery and Disclosure/Notice and Demand to Validate Debt***

Date: May 22, 2017

Delivery Confirmation/Certified Mail #: 7016 1970 0001 2084 5168

Affiant:

Nelson Bruce
c/o 1605 Central Avenue, Ste.6 #167
Summerville, South Carolina 29483

Respondent:

Carrington Mortgage Services, I.L.C (Alleged New Servicer)
Attn: CEO/CFO
c/o Customer Service
P.O. BOX 5001
Westfield, IN 46074

REF: Your Correspondence purporting to allege a debt claimed by:

Alleged New Creditor Name: Wilmington Savings Fund Society FSB

Alleged Account #'s: 202985786 and account number 700012455- (created without the consent of the borrower therefore I do not accept your contract.)

Alleged Balance in Dispute: \$189,539.88.

This is an offer to fully settle/discharge the attached claim of debt on the condition that the claiming parties comply with this notice within 30 days of receipt of this correspondence.

*****SILENCE IS ACQUIESCENCE*****

**NOTICE AND DEMAND TO CEASE AND DISIST COLLECTION ACTIVITIES PRIOR
TO VALIDATION OF PURPORTED DEBT**

I am in receipt of your letter dated May 10, 2017 and received May 22, 2017 regarding the "Sale or Transfer of ownership and the servicing rights of the Mortgage Loan referenced above." I am concerned because the previous servicer has never properly validated this debt as validation requests have been sent to the previous servicer, Bank of America, N.A. multiple times who has willfully sent me several correspondences of inaccurate deceitful information of who my real creditor is or was which I have documented proof and evidence of sent through the U.S. Postal Service and this maybe use and counted as mail fraud (18 U.S. Code § 1341) for every occurrence and I may request for Restitution as I have several documented occurrences with this deceitful information. Bank of America, N.A. has stated in their correspondences that Government National Mortgage Association (A.K.A. Ginnie Mae) is or was the creditor/investor before being assigned to Bank of America, N.A. which I have called Ginnie Mac and was informed that they are not, also it states on Ginnie Mae's official website "<https://www.ginniemae.gov/Pages/faq.aspx>" that they are not the investor/creditor and this is also proof that and confirmation that they are not the creditor/investor. therefore it is my right to demand full disclosure and validation of the debt and to receive the documents I am requesting below regarding the accounting and servicing of this mortgage and my need for understanding and clarification of various sales, transfers, funding source, legal and beneficial ownership, charges, credits, debits.

transactions, reversals, actions, payments, analyses and records related to the servicing of these accounts from its origination to the present date.

To date, the documents and information I have and the conversations with the previous servicer and their service representatives, have been unproductive and have not answered many questions. It is my understanding that your company or the previous company may have been accused of engaging in one or more predatory servicing or lending and servicing schemes. As a consumer, I am extremely concerned about such practices by anyone, let alone this mortgage company or anyone who has any interest in this matter. I am concerned that such abuses are targeting the uneducated and uninformed consumer and disadvantaged, poor, elderly and minority Americans.

Please mail or deliver to the Borrower, NELSON L BRUCE, the following pertinent Evidence: Produce the **Originals or Certified and Verified Official Copies** of the **Original Loan - Related Documents** (*including all related papers, electronic communications and E-Mails, etc.*) as stipulated by Law. Wilmington Savings Fund Society FSB by and through its Representatives or Assigns are **“Requested”** to schedule a timely and transparent **Meeting** establishing an opportunity for me to make a thorough **Physical Inspection** of the **Loan – related Documents**, and all other related instruments, so as to enable the Borrower to physically Examine; to Verify; to Confirm; and to Witness the same instruments; and to Rebut any mistakes or misrepresentations; to compare our records, facts and information; and to correct the same for the Public Record.

This Writ is a Lawful Demand and Request, and is hereby issued under the **“Rules of Discovery,”** law of **“Debt Validation”** and forwarded to Wilmington Savings Fund Society FSB and to its Representatives and / or its Assigns, according to Law, the **“Disclosure Rules”** and laws of **“Debt Validation.”** This **Request** is to give **Legal Notice** to the Representatives and Assigns of Wilmington Savings Fund Society FSB, its Agency Personnel, and its Contractors; and to inform them to proceed and to do those things necessary to set and arrange for a timely **“Resolution Meeting”** to close, to solve, to unravel, and to settle these matters. The alleged borrower will have affirming witnesses present. The requested Resolution Meeting shall be to set and concluded to effectuate the above - stated **Physical Examinations and Witnessing** of the Requested **Documents**; and the delivery and presentment of the same shall be orderly arranged, satisfied and concluded within thirty (30) Days of the Receipt of this **“Notice and Request of Full Discovery and Disclosure”** unless a request for additional time is received at the address referenced above.

Wilmington Savings Fund Society FSB and its profiting Representatives or Assigns are also Requested, **“For The Record”** to produce the following **Records, Information and Documents** as initially noted and related to the alleged **Loan** in this alleged claim, bearing the Account Number 202985786 and 700012455; which are in controversy. The requested **“Full Discovery and Disclosure”** is to include all inter-dependent, inter-related documents, and all associated Instruments attached thereto; covering all the associated Files and Notes and Instruments constructed from the initiation of the alleged Loan up and unto the present day; and reflecting all related and accumulated documents, notes, and data:

1. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **“Requested”** to Fully Disclose and to produce the **“Original Promissory Note”** bearing the wet ink signature of the borrower being lawful, legible and verifiable proof of evidence (*exposing the front and the back*) and marked with the Account Number, 202985786 or any other alleged account numbers, with the clear signatures of the Lender(s) and all the evidence associated with the **Original Alleged Loan**, indicating the exchange of **Substance or Specie** alleged to have been issued from Countrywide Bank FSB/ Bank of America, N.A./Wilmington Savings Fund Society FSB/Agency Representatives or Persons and given to the Borrower NELSON L BRUCE.
2. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **“Requested”** to produce any and all **“Allonge”** or **Riders**; any **“Bills of Exchange”**; and any other **“Promissory Note(s)”**

(*exposing the front(s) and the back(s)*) complete with any "Affixations" or "Allocations" attached to, or associated with, the Borrower's "Original Promissory Note" and used for "Endorsements."

3. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce and disclose all **Bookkeeping Journal Entries** associated with the alleged **Loan** given to the Borrower NELSON L BRUCE. Include all the complete names, the addresses, the locations, and the business contacts of all the acting Trustee(s), Feoffers and / or the affirmed Surety Holders.
4. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce, disclose and reveal the "Deed of Trust" associated with the **Original Loan** and to reveal and Fully disclose all other Notes related in any other way to the Borrower NELSON L BRUCE.
5. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce Evidence of the "Insurance Policy" that was constructed, associated with, or put in place on, or against, the Borrower's "Promissory Note" and associated with the alleged **Loan** bearing the Account Number 202985786 and or any other account numbers created.
6. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce all "RC-S & RC-B Call Schedules/Reports" and any other related "Notes" or instruments made or constructed for the entire period covering the alleged **Loan** given to the Borrower. I am reserving my rights Pursuant to the FOIA, 5 U.S.C. § 552 As Amended By Public Law No. 104-231, 110 Stat. 3048 to request and receive these documents. Consider this an official Freedom of Information Act Request.
7. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce the documented evidence of the original "Deposit Slips and Receipts" issued for the **Deposit** of the Borrower's "Promissory Note" and associated with the alleged **Loan**.
8. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce the "Original Order" authorizing the withdrawal of **Funds** from the Borrower's "Promissory Note" Deposit Account.
9. Wilmington Savings Fund Society FSB, through its Representatives or Assigns is hereby "Requested" to produce the "Account Number" and the Source from which the money came to "Fund" the original "Check, ACH, Wire Transfer, or Fedwire" given to the "Borrower" or on behalf of the borrower.
10. Wilmington Savings Fund Society FSB, through its Representatives or Assigns is hereby "Requested" to produce "Verification" evidence, and proof that the Borrower's "Promissory Note" was a "Gift" to the "Lender" from the **Borrower**; and that the same was fully disclosed to the Borrower NELSON L BRUCE.
11. Wilmington Savings Fund Society FSB, through its Representatives or Assigns is hereby "Requested" to produce the full and complete "Name(s)" and the "Address(s)" of the current and previous "Holder(s)" of the Borrower's "Promissory Note" associated with the alleged **Loan**.
12. Wilmington Savings Fund Society FSB, through its Representatives or Assigns is hereby "Requested" to produce and Fully Disclose the full and complete "Name(s)" and the "Address(s)" of the "Lender's CPA and "Auditor;" or any other Holder or Record - Keeper for the entire period covering the **Execution** of the **Mortgage** or alleged **Loan** given to the **Borrower**.
13. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby "Requested" to produce and fully disclose the "FR 2046 (balance sheet)" collected by the Federal Reserve associated with the Borrower's "Promissory Note" associated with the alleged **Loan**. I am reserving my rights Pursuant to the FOIA, 5 U.S.C. § 552 As Amended By Public Law No. 104-231, 110 Stat. 3048 to request and receive these documents. Consider this an official Freedom of Information Act Request.

14. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **'Requested'** to produce and fully disclose the **"1099 OID report"** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**. I am reserving my rights Pursuant to the FOIA, 5 U.S.C. § 552 As Amended By Public Law No. 104-231, 110 Stat. 3048 to request and receive these documents. Consider this an official Freedom of Information Act Request.
15. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **'Requested'** to produce and fully disclose the **S3 (A registration statement)** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**. I am reserving my rights Pursuant to the FOIA, 5 U.S.C. § 552 As Amended By Public Law No. 104-231, 110 Stat. 3048 to request and receive these documents. Consider this an official Freedom of Information Act Request.
16. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **'Requested'** to produce and fully disclose the **"424 B-5 prospectus (security filing)"** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**. I am reserving my rights Pursuant to the FOIA, 5 U.S.C. § 552 As Amended By Public Law No. 104-231, 110 Stat. 3048 to request and receive these documents. Consider this an official Freedom of Information Act Request.
17. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **'Requested'** to produce and fully disclose the **"FASB (Financial Accounting Standards)"** in reference to the **"O/F BALANCE SHEETS"** associated with the Borrower's **"Promissory Note"** associated with the alleged **Loan**. I am reserving my rights Pursuant to the FOIA, 5 U.S.C. § 552 As Amended By Public Law No. 104-231, 110 Stat. 3048 to request and receive these documents. Consider this an official Freedom of Information Act Request.
18. Any Trustee agreement(s) between Wilmington Savings Fund Society FSB and Stanwich Mortgage Loan Trust C trustee regarding account #'s 202985786 and 7000124554 or pool accounts with any GSE.
19. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **'Requested'** to produce and fully disclose all account servicing transaction records, notes, ledgers, ticker symbols, cusip numbers, registers and similar items detailing how this account has been serviced from the inception of this account until present date.
20. Wilmington Savings Fund Society FSB, through its Representatives or Assigns, is hereby **'Requested'** to produce and fully disclose all assignments, transfers, allonge, receipts with proof of purchase and other document evidencing a transfer, sale or assignment of this mortgage, deed of trust, monetary instrument or other document that secures payment by me to this obligation in this account from the inception of this account to the present date including any such assignments on MERS
21. **The actual records of the organization or other governmental unit showing that an honest disclosure of facts relating to the alleged loan was made by the organization or other governmental unit in compliance with the truth in lending laws of the United States Code, Title 15 § 1601 et. Seq. and Regulation Z and that there was a meeting of the minds with the Borrower.**
22. **The person that prepares and swears to the validation of debt must describe:** 1.) Your job description on a daily basis; 2.) If you are the regular keeper of the books and records and are familiar with how they are kept and their contents; 3.) How long have you been in your position; 4.) When did you first come in contact with the alleged account/debt; 5.) How frequently do you work with the files and information they are presenting to verify/validate the alleged debt; 6.) Are you the person/employee who regularly works with the alleged account/debt; and 7.) Do you have personal first-hand of the alleged debt and/or any alleged accounts.

15 U.S.C. § 1692 (e) states that a "false, deceptive, and misleading representation, in connection with the collection of any debt," includes the false representation of the character or legal status of any debt and further makes a threat to take any action that cannot legally be taken a deceptive practice.

Pursuant to 15 U.S.C. § 1692 (g) (4) **Validation of Debts**, if you have evidence to validate your claim that the attached presentment does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that, within 30 days, you provide such validation and supporting evidence **signed and certified by a representative, agent or legal advisor who has firsthand knowledge of the alleged debt to substantiate your claim. Until the requirements of the Fair Debt Collection Practices Act have been complied with and your claim is validated with the conditions of this request, you have no consent to continue any collection activities.**

This is a constructive notice that, I am disputing this alleged debt absent the validation of your claim within 30 days, you must "cease and desist" any and all collection activity and are prohibited from contacting me by telephone, in person, at my home, or at my work. You are further prohibited from contacting any other third party. Each and every attempted contact, in violation of this act, will constitute harassment and defamation of character and will subject your agency and/or attorney and any and all agents in his/her individual capacities, who take part in such harassment, and defamation, to a liability for actual damages, as well as statutory damages of up to \$1,000 for each and every violation, and a further liability for legal fees to be paid to any counsel which I may retain. Further, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy or judgment and are also barred from reporting any derogatory credit information to any credit reporting agency, regarding this disputed purported debt.

Further, pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 (g) (8), as you are merely an "agency" or other governmental unit of the United States, acting on someone else's behalf, this is a demand that you provide the name of the original "principal", or "holder in due course", for whom you are attempting to collect this alleged debt. Any debt collector who violates any provision of the FDCPA has a potential liability for the actual damages. A single violation is more than sufficient to support judgment for the borrower/consumer. There can be actual damages which includes emotional stress, embarrassment, and humiliation caused by improper activities and conduct during their debt collection activities. The FDCPA allows recovery of Statutory damages limited to 1% of the debt collector's net worth or \$500,000.00, whichever is less.

Please take notice that this is a criminal investigation of the business practices of the above named organization or other governmental unit, its agents, officers, employees and attorney to determine violations of the United States criminal laws. Your enclosed claim of collection of a purported debt appears to be founded upon a false record in violation of U.S.C. Title 18 § 2071 and 2073 (falsifying records) and further; uttering and possessing false obligations and counterfeit securities based upon the falsified records in violation of U.S.C. Title 18 § 471, 472, 473 and/or 513, and further: using corrupt business practices to make and possess false records and claim of obligation, not substantiated by truthful facts in violation of the Federal Racketeer Influences and Corrupt Organization (RICO), U.S.C. Title 18 § 1961 et. seq. and further: using the U.S. Mail to present such fraud and false instruments amounting to Mail Fraud, criminal conduct falling under Title 18 U.S.C. § 1341 – Frauds and Swindles laws, and further sending mail with false and fictitious names, a criminal conduct falling under Title 18 U.S.C. § 1842 – Fictitious Names.

TAKE NOTICE

Under Senate Document No. 43, 73rd Congress, 1st Session, which states: "The ownership of all property is in the state; individual so-called 'ownership' is only by virtue of the government, i.e., law, amounting to mere user; and use must be in accordance with law and subordinate to the necessities of the state."

Congressional Record, March 9, 1933 on HR 1491 p. 83. "Under the new law the money is issued to the banks in return for government obligations, bills of exchange, drafts, notes, trade acceptances, and bankers acceptances. The money will be worth 100 cents on the dollar, because it is backed by the credit of the nation. It will represent a mortgage on all the homes, and other property of all the people of the nation." Because of this Senate and Congressional records, I believe I am not the owner of the property and that your client or anyone other than the United States claiming to be the Creditor of an alleged debt have already been issued funds in return for the Original

COPY

Note(s) and no longer have a valid claim or the Original note(s)/instruments nor are they the true holders in due course of these instruments bearing all wet ink signatures of all parties and that the only way your clients can have a valid claim is that they prove they purchased the property from the State.

Debt Collector's failure in providing and fully disclosing to Respondent and presenting in the court the original requested documents with the requisite verification, validating the above referenced alleged debt within the requirements of law as codified in the Fair Debt Collection Practices Act, Fair Credit Reporting Act and the corresponding laws of each state, signifies that Debt Collector tacitly agrees that:

- a) Debt Collector has no lawful, bona fide, verified claim, regarding the above-referenced alleged account;
- b) Debt Collector waives any and all claims against Respondent and
- c) Debt Collector tacitly agrees that Debt Collector will compensate Respondent for all costs, fees and expenses incurred in defending against this and any and all continued collection attempts, regarding the above-referenced alleged account.
- d) Failure of Debt Collector to properly and legally validate alleged debt as required in this notice is a self-executing irrevocable power of attorney authorizing Respondent/Alleged Debtor named herein to direct the permanent removal, on behalf of the alleged Creditor, of any and all references to said account in any and all credit reporting agency files of any type and to move the court to dismiss this alleged claim with prejudice.

This response will constitute my good faith effort to resolve this on-going debt claim between the parties involved. Until full disclosure is achieved, there can be no case, collection or action. "No civil or criminal cause of action can arise lest, out of fraud, there be a valid, honest contract." See Eads v. Marks 249 P. 2d 257, 260.

This Writ shall stand as firm and "**Lawful Evidence**" of the **Borrower's** exercising his "**due process**" rights to **Request, Full Discovery/Disclosure and Validation**; and establishes "**For The Record**" an honorable and "**Good Faith**" attempt on his part to clear up any flawed entries; any **insensate misrepresentations**; or any other mis-prints, mistakes, frauds, or **confusion** concerning his or her intent to make clear, unvarnished, and corrective **resolutions** in this alleged **Loan or Mortgage** matter. This Request must be satisfied before accepting any vague assumptions; any other misrepresentations; any secondary contracts; and before the claimants taking any further actions.

I as man Nelson Bruce am prepared to meet with Wilmington Savings Fund Society FSB Representative(s), or its Assigns forthwith; and will have diligently attentive and affirmed **Witnesses** present, **for the Public Record**.

Wilmington Savings Fund Society FSB and its Representative(s) or its Assigns have claimed to be a "**Secured Party-of-Interest**" in the alleged "**Loan**." Therefore the requisite, obligatory, documented and preserved pre-existing Records and Manifests are required by Law to have been confirmed and placed into "**Evidence**" by identifiable and confirmable delegated Representatives and profiteers acting for Wilmington Savings Fund Society FSB.... Law and "**due process**" required the requested, pre-existing evidence to be presented, examined and confirmed as true and correct in order for the claimants to lawfully initiate any court "**Actions**" in this Case and controversy. Proof and Disclosure of all the Exhibits of that Oath - affirmed "**Evidence**" and filing is also hereby formally "**Requested**."

Any failure or avoidance on the part of the Representatives / Assigns / Claimants to effectuate the forwarding of complete answers to this Request, and a failure of the Representatives or Assigns to "**Respond**" to this lawful "**Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure/ Notice and Demand to Validate Debt**;" and the failure of any of them to responsibly and to fully answer all twenty-two (22) of the clearly - specified, Loan - related Requests herein listed, will be considered an affirmation of fact and evidence that Wilmington Savings Fund Society FSB and its Representative(s) or Assigns have no valid claim; have no

COPY

lawful "Interests" in the Estate or property; and that the claimants have no lawful debt "Claims" or "Title(s) of Ownership" in the alleged property, estate, or Loan matter at hand; nor do the claimants have standing in the said controversy.

Wilmington Savings Fund Society FSB or its Representatives or Assigns are required to answer this **Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure/ Notice and Demand to Validate Debt** completely and to be thoroughly specific in answering the lawful questions and issues presented and arising in this controversy.

The Representatives, Trustees, Feoffers, or Assigns are to materially and expediently return this same Request, Discovery and Disclosure (*as presented*) and with all twenty-two (22) points or issues fully answered within the **allotted thirty (30) days of Receipt** of the same. Any untoward or deceptive acts; misrepresentations; diversions; deceitful redirections; or any incomplete or non-answered Response to the questions presented to the Representatives, Holders or Trustees, etc., will be considered an affirmation of secrete, disguise, and disingenuous intent. Any avoidance of truth shall be considered an "Inducement to Fraud;" and the said "Failure of Response" on the part of the Representatives, Trustees, Feoffers, or Assigns, neglecting their responsibilities to answer every one (*and all of the specific twenty-two (22) above -- noted Loan - issues*) shall constitute a violation of Trust, a breach of Trust, and a tacit acquiescence, established for the record by non-compliance. The same dispensations shall be published for the Public Record.

Any willful "Non-Disclosure" and **Default**; in this matter shall be deemed a **Dishonor**; Until my conditions are met, full disclosure is provided and this debt is properly validated by someone with Firsthand Knowledge of the alleged debt being claimed and I dispute any and all claims in the amounts referenced above of \$189,539.88 plus any interest charges and there can be no case, collection, or action until properly validated. "No civil or criminal cause of action can arise lest, out of fraud, there be a valid, honest contract." See Eads v. Marks 249 P. 2d 257, 260. If by chance these claims can be properly validated by producing all of the requested documents including a Certified copy of the **Original "Note(s)"** (**NO COPIES OF COPIES WILL BE ACCEPTED NOR ACCEPTABLE**) as requested above by someone with firsthand knowledge of all documents the Alleged Creditor is stating they have in their possession I would be happy to find a solution to settle any valid debts that I may owe Lawfully and Legally to the proper creditor. Any Allegations or Claims of Ownership or interest made by Wilmington Savings Fund Society FSB or by its Representatives, trustees, Feoffers, Agents, Contractors, or Assigns, shall be held as Null and Void. The Affiant reserves all Rights of Claim; and the Affiant's **Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure/ Notice and Demand to Validate Debt** shall stand as Law.

This Notice to Agent is a Notice to Principal; and this Notice to Principal is a Notice to Agent Applicable to all successors and assigns.

Without prejudice

By Affiant: _____

Nelson Bruce, Sui Juris

"All Rights Reserved and Retained"

Witness 1 Print: _____

Witness 1 Signature: _____

Date: _____

Witness 2 Print: _____

Witness 2 Signature: _____

Date: _____

COPY

Jurat

State of South Carolina)
) ss
 County of Dorchester)

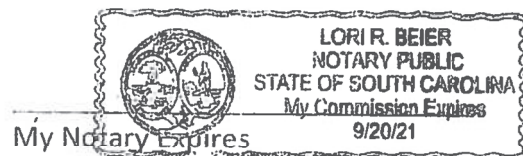
Having witnessed the signing and sealing of the forgoing Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure/ Notice and Demand to Validate Debt declaration by Nelson Bruce, and having proven to me on the basis of satisfactory evidence to be the natural man who appeared before me, I place my hand and seal hereon as an authentic act as a Notary Public.

Subscribed to and affirmed before me on this _____ day in the month of May in the year of our Lord and Savior, 2017 A.D.

MAY 22 2017

 Notary Public

Address of Notary Public:
 1605 Central Avenue, Ste. 6
 Summerville, SC 29483



(Seal)

COPY

NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:

Carrington Mortgage Services, LLC
 Attn: CEO/CFO
 c/o Customer Service
 P.O. BOX 5001
 Westfield, IN 46074

herein after, "Recipient," the documents pertaining to a certain Alleged Loan/Account # (s) 202985786 and 700012455 regarding NELSON L BRUCE as follows:

1. **Affidavit of Fact Writ in the Nature of Request Full Discovery and Disclosure/ Notice and Demand to Validate Debt** issued by Nelson Bruce and dated May 29, 2017 (8 pages); and
2. reference copy of this Notary's Certificate of Service (signed original on file) 1 page

by Certified Mail No. 7016 1970 0001 2084 5168 Return Receipt attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive face and custody of the U.S. Postal Service within the State of South Carolina.

Total of 9 pages.

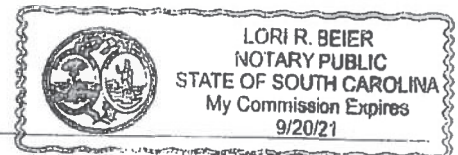
Nelson Bruce 5-22-2017
 Nelson Bruce

Lori R. Beier
 Notary Public:

1605 Central Avenue
 Summerville, South Carolina 29483

MAY 22 2017

Date:



My Commission Expires:

(SEAL)



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-0001

OFFICE OF ADMINISTRATION

June 29, 2018

Mr. Nelson Bruce
144 Pavilion Street
Summerville, SC 29483

RE: Freedom of Information Act Request
FOIA Control No: 18-FI-HQ-01498

Dear Mr. Bruce:

This letter is in response to your request dated and received on May 8, 2018, pursuant to the Freedom of Information Act (FOIA). You requested copies of the following from the Department of Housing and Urban Development and not from Ginnie Mae, related to mortgage numbers 202985786 and 7000124554 for Nelson L. Bruce, MIN number 1001337-003564652-3 and Federal Housing Administration case number SC4614373516703:

1. Any and all information and documentation, whether on paper or stored in electronic form (such as a database) HUD received and is required by their policies to receive from any and all servicers, creditors, lenders, government entities, brokers, subsidiaries, assignees, etc., from the initiation of this alleged government FHA loan/mortgage (initiated in March 2009) to the present, including information and documentation on who is the new alleged creditor/lender and servicer.
2. Any and all insurance claims that may have been filed regarding this mortgage that HUD is in possession of.

Your request is granted in part. In response to item 1, HUD's Single Family Claims Branch was not required to receive and did not receive any information or documentation. However, for your records, I am enclosing the most recent Neighborhood Watch report for your FHA case number. In response to item 2, enclosed is the Advice of Payment data for the one insurance claim that HUD located.

Regarding the above mortgage numbers, you may contact the lender, Carrington Mortgage Services, for additional documents.

I am the official responsible for this determination based on information provided by the Office of Housing. You may appeal this determination within 90 days from the date of this letter. If you decide to appeal, your appeal should include copies of your original request and this response, as well as a discussion of the reasons supporting the appeal. With regard to Exemption 6, your appeal should address the nature of the overriding public interest in disclosure that outweighs the personal privacy interest protected by the exemption. The envelope should be plainly marked to indicate that it contains a FOIA appeal and be addressed to:

U.S. Department of Housing and Urban Development
Attention: FOIA Appeals
Office of General Counsel
Ethics and Appeals Law Division
451 Seventh Street, SW, Suite 2130
Washington, DC 20004

Telephone: (202) 708-3815

You may also submit your appeal online at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/foia/foiaappeals or via email.

In addition, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services that it offers. The contact information for OGIS is as follows:

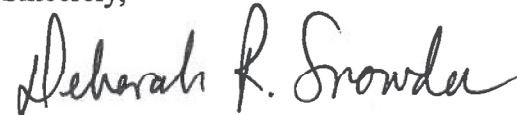
Office of Government Information Services
National Archives and Records Administration
8601 Adelphi Road-OGIS
College Park, MD 20740-6001

Telephone number: (202) 741-5770; toll free: (877) 684-6448
Fax number: (202) 741-5769.
Email address: ogis@nara.gov

For your information, your FOIA request, including your identity and any information made available, is releasable to the public under subsequent FOIA requests. In responding to these requests, the Department does not release personal information, such as home address, telephone number, or Social Security number, all of which are protected from disclosure under FOIA Exemption 6.

If you have any questions regarding this request, please contact Howard Rosenberg at (202) 402-5507. Thank you for your interest in the Department's policies and programs.

Sincerely,



Deborah R. Snowden
Deputy Chief FOIA Officer
Office of the Executive Secretariat

Enclosure

5/9/2018

Case Status



Early Warnings Servicing Analysis Details Queries Reporting Help/About Home Sign Off

FHA Case Details	
Loan Level Data is as of: April 27, 2018	
Help	
<u>Borrower/Property/Loan Identification</u>	
Case Number:	461-4373516
Borrower Name:	BRUCE, NELSON LEON
SSN/TIN Last Four Digits:	7185
Co-Borrower Name:	
SSN/TIN Last Four Digits:	
Street Address:	144 PAVILION ST
City:	SUMMERVILLE
State & Zip:	SC, 294830000
Census Tract:	010700
Underserved Indicator:	No
<u>Loan Information</u>	
Section of the Act:	203B (Mutual Mortgage)
ADP Code:	703
Fund Code:	M (Mutual Mortgage Insurance Fund)
Number of Living Units:	1 (One Living Unit Within Property)
Construction Code:	5
Appraised Value:	\$177,500.00
Sale Price:	\$175,000.00
Loan Amount:	\$161,385
Interest Rate:	4.500%
Term:	360
Monthly Payment (P/I):	\$817.71
Loan Purpose:	6 (Purchase an existing home, not previously owned)
Refinance Code:	
Loan To Value Ratio:	90.85%
Front Ratio:	27.50%
Back Ratio:	27.80 %
Gift Letter Source:	0 (Not Applicable)
Gift Letter Amount:	
Gift Letter Source 2:	0 (Not Applicable)
Gift Letter Amount 2:	
Secondary Financing Source:	1 (Government)
Secondary Financing Amount:	\$16,801.00
<u>Originating/Sponsor Information</u>	
Originating Lender ID:	7651403755
Originating Lender Name:	COUNTRYWIDE BANK FSB
Lender Type:	2 (Supervised)
Street Address:	3955 FABER PLACE DR STE 100

5/9/2018

Case Status

City: NORTH CHARLESTON
 State & Zip: SC, 294058565
 Sponsor Lender ID: Same as Originator
 Sponsor Lender Name:

Loan Origination Information

Case Number Issue Date: 06/30/08
 Sponsored Originator Name:
 Sponsored Originator EIN ID (last 4 digits):
 Sponsored Originator NMLS ID:
 Loan Officer NMLS ID: 000000000000
 Appraiser Assignment Date: 02/19/09
 Appraisal Received Date: 04/08/09
 Appraiser's Staff ID: MPV5L4
 Appraiser Name: ROBERT A PARNELL
 Conditional Commitment Date:
 Firm Commitment Date:

Underwriter's Ratings - Post Endorsement Reviews

Underwriter's ID: ZFHA
 Underwriter's Name: TOTAL SCORECARD
 Underwriter's Review of Appraisal:
 Underwriter's Mortgage Credit Rating:

Loan Processing Information:

Closing Date: 03/30/09
 Beginning Amortization Date: 04/01/09
 First Payment Due: 05/01/09
 Maturity Date: 04/01/2039
 Upfront Premium Paid: \$2,385.00
 Total Upfront Premium, Late and Interest Paid: \$2,385.00
 Upfront Received Date: 04/01/09
 Closing to UFMIP Recvd (days): 2
 Endorsement Package Received Date: 04/22/09
 Closing to Endr. Package Recvd.(days): 23
 LI Loan: Yes
 Binder Type Received:
 Endorsement Date: 04/22/09

Servicer/Holder Information

Servicer Lender ID: 24751
 Servicer Lender Name: CARRINGTON MORTGAGE SERVICES LLC
 Holder Lender ID: 24751
 Holder Lender Name: CARRINGTON MORTGAGE SERVICES LLC

Loan Status

Current Insurance Status: Active
 Insurance Termination Type:
 Termination Effective Date:
 Termination Process Date:
 Unpaid Principal Balance as calculated \$132,835.00

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
THE SECRETARY
WASHINGTON, D.C. 20410-0001
OFFICIAL BUSINESS



MR. NELSON BRUCE
144 PAVILION STREET
SUMMERVILLE, SC 29483

